VI.   CLAIMS

WHAT IS CLAIMED IS:

1.   A method of financing eCommerce purchases comprising:

    (a)   Receiving over the Internet buyer registration information;

    (b)   Evaluating a credit rating for said buyer;

    (c)   Passing over the Internet said credit rating to a seller;

    (d)   Receiving over the Internet from said seller seller's credit options for said buyer;

    (e)   Determining other credit provider's credit options for said buyer;

    (f)   Creating a database of said credit options for said buyer;

    (g)   Receiving over the Internet an order for said buyer;

    (h)   Querying said database with query criteria specific to said order, thereby resulting in a report of credit options for said buyer for said order;

    (i)   Passing over the Internet said report to said buyer;

    (j)   Receiving over the Internet said buyer's selection of a credit option;

    (k)   Passing over the Internet a payment schedule for said buyer; and

    (l)   Receiving payment remitted from said buyer.

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1   2.   The method of claim 1, wherein said creating step (f) occurs on a pre-

2   determined schedule, in response to pre-determined triggering events, upon a

3   seller's or credit provider's request, and mixtures thereof.

4   3.   The method of claim 1, wherein the time elapsed between said receiving step

5   (g) and said passing step (i) occurs in substantially real-time.

6   4.   A method of financing eCommerce purchases comprising:

7   (a)   Receiving over the Internet buyer registration information;

8   (b)   Evaluating a credit rating for said buyer;

9   (c)   Passing over the Internet said credit rating to a seller;

10   (d)   Receiving over the Internet from said seller seller's credit options for said

11   buyer;

12   (e)   Determining other credit provider's credit options for said buyer;

13   (f)   Creating a database of said credit options for said buyer;

14   (g)   Receiving over the Internet an order for said buyer;

15   (h)   Querying said database with query criteria specific to said order, thereby

16   resulting in a report of credit options for said buyer for said order;

17   (i)   Passing over the Internet said report to said buyer;

18   (j)   Receiving over the Internet said buyer's selection of a credit option;

19   (k)   Passing over the Internet a payment schedule for said buyer; and

1   (l)   Receiving payment remitted from said buyer

2   (m)   wherein the time elapsed between said receiving step (g) and said

3   passing step (i) is less than about five minutes.

4   5.   The method of claim 4, wherein said creating step (f) occurs on a pre-

5   determined schedule, in response to pre-determined triggering events, upon a

6   seller's or credit provider's request, and mixtures thereof.

7   6.   The method of claim 4, wherein the time elapsed between said receiving step

8   (g) and said passing step (i) occurs in substantially real-time.

9   7.   A method of financing eCommerce purchases comprising:

10   (a)   Evaluating a credit rating for said buyer;

11   (b)   Passing said credit rating to a seller;

12   (c)   Receiving from said seller seller's credit options for said buyer;

13   (d)   Determining other credit provider's credit options for said buyer;

14   (e)   Creating a database combining all of said credit options for said buyer;

15   (f)   Retrieving from said database a report of credit options for said buyer;

16   (g)   Passing said report to said buyer;

17   (h)   Entering a credit agreement with said buyer for at least one of said credit

18   options;

19   (i)   Passing funds borrowed pursuant to said credit agreement to said buyer

20   or the buyer's designated recipient; and

1   (j)   Receiving funds from said buyer in repayment of said borrowed funds

2   pursuant to said credit agreement.

3   8.   The method of claim 7, wherein said creating step (e) occurs on a pre-

4   determined schedule, in response to pre-determined triggering events, upon a

5   seller's or credit provider's request, and mixtures thereof.

6   9.   The method of claim 7, wherein the time elapsed between said retrieving step

7   (f) and said passing step (g) occurs in substantially real-time.

8   10.   The method of claim 7, wherein said passing, retrieving, and receiving steps

9   occur over a network comprising the Internet.

10   11.   A method of financing eCommerce purchases comprising:

11   (a)   Evaluating a credit rating for said buyer;

12   (b)   Passing said credit rating to a seller;

13   (c)   Receiving from said seller seller's credit options for said buyer;

14   (d)   Determining other credit provider's credit options for said buyer;

15   (e)   Creating a database combining all of said credit options for said buyer;

16   (f)   Retrieving from said database a report of credit options for said buyer;

17   (g)   Passing said report to said buyer;

18   (h)   Entering a credit agreement with said buyer for at least one of said credit

19   options;

1   (i)   Passing funds borrowed pursuant to said credit agreement to said buyer

2   or the buyer's designated recipient; and

3   (j)   Receiving funds from said buyer in repayment of said borrowed funds

4   pursuant to said credit agreement.

5   (k)   wherein the time elapsed between said retreiving step (f) and said

6   passing step (i) is less than about three minutes.

7   12.   The method of claim 11, wherein said passing, retrieving, and receiving steps

8   occur over a network comprising the Internet.

9   13.   The method of claim 11, wherein said creating step (e) occurs on a pre-

10   determined schedule, in response to pre-determined triggering events, upon a

11   seller's or credit provider's request, and mixtures thereof

12   14.   A method of facilitating commercial transactions over a network, said method

13   comprising:

14   (a)   Creating a database of credit options for a buyer;

15   (b)   Receiving over a network an order for said buyer;

16   (c)   Querying said database with query criteria specific to said buyer and to

17   said order, thereby resulting in a report of credit options for said buyer for

18   said order;

19   (d)   Passing said report over said network to said buyer; and

20   (e)   Receiving over said network said buyer's selection of a credit option.

21   15.   The method of claim 14, wherein the time elapsed between said receiving step

22   (b) and said passing step (d) is not substantially greater than real-time.

16. The method of claim 14, wherein said creating step (a) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.

17. The method of claim 14, wherein said network comprises the Internet.

18. A method of facilitating commercial transactions over a network, said method comprising:

 (a) Creating a database of credit options for a buyer;

 (b) Receiving over a network an order for said buyer;

 (c) Querying said database with query criteria specific to said buyer and to said order, thereby resulting in a report of credit options for said buyer for said order;

 (d) Passing said report over said network to said buyer;

 (e) Receiving over said network said buyer's selection of a credit option; and

 (f) wherein the time elapsed between said receiving step (b) and said passing step (d) is not substantially greater than real-time.

19. The method of claim 18, wherein said creating step (a) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.

20. The method of claim 18, wherein said network comprises the Internet.

21. A method of facilitating commercial transactions over a network, said method comprising:

1   (a)   Creating a database of credit options for a buyer;

2   (b)   Receiving over a network an order for said buyer;

3   (c)   Querying said database with query criteria specific to said buyer and to
4   said order, thereby resulting in a report of credit options for said buyer for
5   said order;

6   (d)   Passing said report over said network to said buyer, wherein the time
7   elapsed between said receiving step (b) and said passing step (d) is less
8   than about two minutes; and

9   (e)   Receiving over said network said buyer's selection of a credit option.

10   22.   The method of claim 21, wherein said time elapsed is substantially real-time.

11   23.   The method of claim 21, wherein said creating step (a) occurs on a pre-
12   determined schedule, in response to pre-determined triggering events, upon a
13   seller's or credit provider's request, and mixtures thereof.

14   24.   The method of claim 21, wherein said network comprises the Internet.

15   25.   Computer-readable media tangibly embodying a database schema comprising:

16   (a)   a buyer relation;

17   (b)   a seller relation;

18   (c)   an order relation;

19   (d)   a credit provider relation;

20   (e)   a credit terms relation; and

1   (f)   a products relation; and

2   (g)   wherein the attributes of said relations are selected such that such
3   relations form a relational database.

4   26.   A memory for storing data for access by an application program being
5   executed on a data processing system, comprising

6   (a)   a buyer relation;

7   (b)   a seller relation;

8   (c)   an order relation;

9   (d)   a credit provider relation;

10   (e)   a credit terms relation; and

11   (f)   a products relation; and

12   (g)   wherein the attributes of said relations are selected such that such
13   relations form a relational database.

14   27.   Computer-readable media tangibly embodying a database schema comprising:

15   (a)   a buyer relation comprising attributes sufficient to uniquely describe said
16   buyer and comprising at least one foreign key or having its key as a
17   foreign key in another relation sufficient to capture said buyer relation's
18   relationship with at least one other relation;

19   (b)   a seller relation comprising attributes sufficient to uniquely describe said
20   buyer and comprising at least one foreign key or having its key as a

1   foreign key in another relation sufficient to capture said seller relation's
2   relationship with at least one other relation;

3   (c)   a credit provider relation comprising attributes sufficient to uniquely
4   describe said buyer and comprising at least one foreign key or having its
5   key as a foreign key in another relation sufficient to capture said buyer
6   relation's relationship with at least one other relation;

7   (d)   a credit terms relation comprising attributes sufficient to uniquely describe
8   said buyer and comprising at least one foreign key or having its key as a
9   foreign key in another relation sufficient to capture said credit terms
10   relation's relationship with at least one other relation; and

11   (e)   wherein the attributes of said relations are selected such that such
12   relations form a relational database.

13   28.   In an eCommerce vertical marketplace, a method of operating a database
14   management system for facilitating extension of credit, said method
15   comprising:

16   (a)   Receiving information about a buyer sufficient to evaluate the relative risk
17   of extending credit to said buyer;

18   (b)   Determining said relative risk;

19   (c)   Determining a plurality of credit options for said buyer from a plurality of
20   credit providers based on said relative risk determined in step (b);

21   (d)   Creating a database of said credit options for said buyer;

22   (e)   Wherein said database is constructed and adapted for querying, thereby
23   resulting in a report of credit options for said buyer; and

1   (f)   Wherein said database is in communication with a network constructed

2   and adapted for passing said report to said buyer or to an intermediary for

3   passing to said buyer.

4   29. The method of claim 28, wherein the time elapsed between said receiving step

5   (b) and said creating step (d) is less than about one minute.

6   30. The method of claim 28, wherein the time elapsed between said receiving step

7   (b) and said creating step (d) occurs in substantially real-time.

8   31. The method of claim 28, wherein said network comprises the Internet.